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(D. P. Roman)

September 21, 2005

FDIC

Attn: John F. Carter, Director
San Francisco Regional Office
25 Jesse St @ Ecker Square
Suite 2300
San Francisco, CA 94105

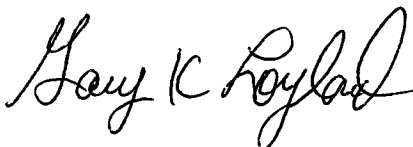
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Dear Mr. Carter,

I do not want Wal-Mart granted FDIC insurance for its industrial loan company (ILC) in Utah.

That will end up hurting all the banks, especially the smaller banks, just as it has hurt the retailers, especially the Mom and Pop's, which we need even more, with gas prices the way they are because of the greed of OPEC and the oil industry at large.

The Gramm-Leach-Bliley Act addresses the issue of mixing banking and commerce, and the wise, but apparently not so greedy, elders have foreseen these problems, and addressed them already.



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